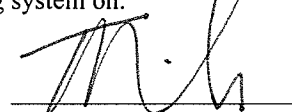


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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application of:

Applicant : Toni S. Cluse et al.
Serial No. : 10/762,112
Filed : January 21, 2004
Title : SYSTEM AND METHOD FOR RENEGOTIATING A FINANCIAL INSTRUMENT
Docket No. : 050001-419
Examiner : Jessica Lemieux
Art Unit : 3963

Commissioner for Patents
Post Office Box 1450
Alexandria, Virginia 22313-1450

AMENDMENT

Sir:

In response to the Office action mailed March 17, 2008, please amend the above-identified patent application as follows:

Amendments to the Claims are set forth in the claim listing that begins on page 2 of this paper.

Remarks begin on page 9 of this paper.